

Notice of References Cited	Application/Control No. 09/820,979	Applicant(s)/Patent Under Reexamination TAMURA, TOMOHIKO	
	Examiner Dan Kesack	Art Unit 3691	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
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NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Reid, Bruce. "AT&T and Universal Bank Announces Industry Growth Record of AT&T Universal Card." Business Wire. New York: Aug 13, 1990. Sec 1. pg. 1
	V	Wolpoff, Charles R. "Larger banks find raising fees easier than small banks." Baltimore Business Journal. Baltimore: Oct 10, 1997. Vol 15, Iss. 21; pg. 25.
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*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
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